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File: JPAB

Aug 7, 1998

PUB-NO: JP410207960A

DOCUMENT-IDENTIFIER: JP 10207960 A

TITLE: METHOD FOR NONBANK ELECTRONIC SETTLEMENT

PUBN-DATE: August 7, 1998

INVENTOR-INFORMATION:

NAME	COUNTRY
MORIMURA, ICHIRO	

ASSIGNEE-INFORMATION:

NAME	COUNTRY
MORIMURA ICHIRO	

APPL-NO: JP09048373

APPL-DATE: January 27, 1997

INT-CL (IPC): G06 F 17/60; G06 F 19/00; G07 D 9/00

ABSTRACT:

PROBLEM TO BE SOLVED: To enable each of banking organs in various conditions to join in an electronic settlement system by only cooperating with a non-bank enterprise in status quo by making the non-bank enterprise accommodate depositors of cooperated banking organs such as city banks, local banks, credit unions, and postal savings as members and accommodate their various offices as affiliated stores.

SOLUTION: First, a member 2 uses an ATM, a bank cash card 6, and a password number to preliminarily transfer an arbitrary amount of money from the fund in his deposit account 5 of his bank 1 to his member account 7 in a non-bank enterprise 3 and applies it electronic settlement. With respect to the price to be paid to an affiliated store by the member 2, demand data, a member's card 9, the password number, and other required items are inputted to a simple transfer device 8 and are transmitted to a transfer processing center 10 of the non-bank enterprise 3 through a communication line. This center immediately collates this reception data with the balance in the member account 5; and if settlement is possible, the amount of money demanded is immediately transferred from the member account 7 to an affiliated store account 11 to terminate the electronic settlement. Required items are printed out by the simple transfer device 8.

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Terms	Documents
"mcnary, doug".in.	0

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<u>L12</u>	"norton, thomas".in.	16	<u>L12</u>
<u>L11</u>	"coleman, bruce".in.	3	<u>L11</u>
<u>L10</u>	"anuszewski, terri".in.	0	<u>L10</u>
<u>L9</u>	"coyle, adam".in.	3	<u>L9</u>
<u>L8</u>	L7 and (licenses or licensed)	21	<u>L8</u>
<u>L7</u>	L6 and (money or cash) with (transmitter or transmitt\$ or transmit)	61	<u>L7</u>
<u>L6</u>	L5 and transaction	385	<u>L6</u>
<u>L5</u>	L4 and payment	486	<u>L5</u>
<u>L4</u>	negotiable near instrument	1145	<u>L4</u>
<u>L3</u>	bank near electronic near (settlement or reconcile or reconciliation)	10	<u>L3</u>
<u>L2</u>	nonbank near electronic near (settlement or reconcile or reconciliation)	1	<u>L2</u>
<u>L1</u>	"morimura, ichiro".in. or "ichiro, morimura".in.	7	<u>L1</u>

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"coyle, adam".in.	3

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<u>L9</u>	"coyle, adam".in.	3	<u>L9</u>
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END OF SEARCH HISTORY